

Information to identify the case:

Debtor 1	Travis Lovell Nowell	Social Security number or ITIN xxx-xx-5598
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Misty Amber Nowell	Social Security number or ITIN xxx-xx-3824
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-11426-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Travis Lovell Nowell

Misty Amber Nowell
dba One02 Williams, LLC a separate legal entity

5/3/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Travis Lovell Nowell
 Misty Amber Nowell
 Debtors

Case No. 19-11426-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db/jdb +Travis Lovell Nowell, Misty Amber Nowell, PO Box 809, Petal, MS 39465-0809
 cr +Toyota Motor Credit Corp., 14841 Dallas Pky., Dallas, TX 75254-7685
 517984017 +Alliance Otolaryngology and Facial Surgeon, 1001 Sheppard Rd, Voorhees, NJ 08043-4796
 517984022 +CBL Path, 110 Washington Ave, 2d floor, North Haven, CT 06473-1723
 517984025 +EZ Pass, PO Box 4973, Trenton, NJ 08650-4973
 517984023 +Equifax Credit Information Services, Inc, PO Box 740241, Atlanta, GA 30374-0241
 517984024 Experian, 29 BROADWAY FL 6, New York, NY 10006-3101
 517984026 +First Federal Credit Control, Inc, 24700 Chagrin Blvd, Ste 205, Beachwood, OH 44122-5662
 517984029 +Pennsville Water and Sewer, 90 North Broadway, Pennsville, NJ 08070-1750
 517984030 +Planet Fitness, 709 S Broadway, Pennsville, NJ 08070-9655
 517984031 +Premier Women's Health Group LLC, PO Box 536, Voorhees, NJ 08043-0536
 517984033 +Rancocas Anesthesiology P, PO Box 4640, Rutherford, NJ 07070-0464
 517984035 Sequoia Financial Services, 28632 Roadside Drive, Suite 110, Agoura Hills, CA 91301-6074
 517984036 South Jersey Gas, P.O. Box 6091, Bellmawr, NJ 08099-6091
 517984037 +South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 517984042 +Trans Union Consumer Solutions, PO Box 2000, Chester, PA 19016-2000
 517984043 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 04 2019 00:29:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 04 2019 00:29:13 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517984018 +E-mail/Text: bankruptcy@pepcoholdings.com May 04 2019 00:28:46 Atlantic City Electric, P.O. Box 13610, Philadelphia, PA 19101-3610
 517984019 +EDI: CAPITALONE.COM May 04 2019 03:58:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517984021 +EDI: CAPONEAUTO.COM May 04 2019 03:58:00 Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517984020 +EDI: CAPONEAUTO.COM May 04 2019 03:58:00 Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
 517994270 +EDI: AISACG.COM May 04 2019 03:58:00 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517984027 +E-mail/Text: bk@lendingclub.com May 04 2019 00:29:59 Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
 517984028 +EDI: NAVIENTFKASMSERV.COM May 04 2019 03:58:00 Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 517984032 +E-mail/Text: bankruptcyteam@quickenloans.com May 04 2019 00:29:51 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
 517984034 +EDI: RMCB.COM May 04 2019 03:58:00 Retrievel Masters Creditors Bureau, Inc., 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
 517984038 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com May 04 2019 00:29:41 State Farm Mutual Auto Insurance, One State Farm Plaza, Bloomington, IL 61710-0001
 517985720 +EDI: RMSC.COM May 04 2019 03:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517984039 +EDI: RMSC.COM May 04 2019 03:58:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
 517984041 EDI: TFSR.COM May 04 2019 03:58:00 Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
 517984040 EDI: TFSR.COM May 04 2019 03:58:00 Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 33

Date Rcvd: May 03, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmllawgroup.com
Steven R. Neuner on behalf of Debtor Travis Lovell Nowell sneuner@nv-njlaw.com,
ETomlinson@nv-njlaw.com
Steven R. Neuner on behalf of Joint Debtor Misty Amber Nowell sneuner@nv-njlaw.com,
ETomlinson@nv-njlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6